

**SO ORDERED.****SIGNED this 8th day of February, 2018.**

LENA MANSORI JAMES  
UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:

) ORDER CONFIRMING PLAN  
) CHAPTER 13  
)

ELSON PAUL ECKLER, JR.  
CRYSTAL GRACE ECKLER  
624 Nottingham Drive  
Winston-Salem, NC 27107

xxx-xx-1386  
xxx-xx-3728

) Case No. B-17-51249 C-13W  
)

Debtor(s)  
)

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Kathryn L. Bringle, Standing Trustee, P. O. Box 2115, Winston-Salem, North Carolina 27102-2115;
- II. The attorney for the Debtor(s) is Wendy H. James;
- III. Under the final plan (the "Plan") as proposed:

**A. Plan Payments**

1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
2. The monthly plan payment to the Trustee is \$2,500.00 beginning December 2017;

**B. Administrative Costs**

1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed the base fee of \$4,500.00. The Attorney has received \$500.00 from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

Eckler, Jr.  
17-51249 C-13W

**C. Priority Claims**

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. North Carolina Department of Revenue
3. Forsyth County Tax Collector

**D. Secured Claims**

1. Long-term Debts - To be paid by Trustee.

Creditor & Property	Claim Filed (Y/N)	Monthly Payment	Monthly Payment to Begin	Arrears Through	Arrears Amount	Monthly Payment on arrears
Wells Fargo Bank, NA RESIDENCE. 1 <sup>st</sup> lien 624 Nottingham Drive Winston-Salem, NC	Y	\$1,249.07 with escrow	2/2018	1/2018	\$6,946.73	All available
Wells Fargo Bank, NA RESIDENCE. 2 <sup>nd</sup> lien 624 Nottingham Drive Winston-Salem, NC	Y	\$248.62	2/2018	1/2018	\$734.48	All available
Josephine Eckler is a co-obligor.						

**3. Partially Secured Claims - Real Property and Personal Property**

*Any objection to value is required to be filed as a formal objection to valuation not later than 60 days from the date of the entry of this Order.*

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Secured Amount and Value	Monthly Payment	Interest Rate	AP Payment
Bank of America 2015 Chevrolet Equinox	N	\$12,270.00 estimated	Secured up to \$10,260.00	\$200.00	6.25%	
Capital One Retail Services 2008 Yamaha Waverunner 2010 Yamaha Waverunner	N	\$5,965.00 estimated	Secured up to \$6,500.00	\$120.00	6.25%	

**E. General Unsecured Claims Not Separately Classified.**

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 35%.

Eckler, Jr.  
17-51249 C-13W

- F.** The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing, long-term debts or a minimum of 60 monthly payments, with the additional requirement that **unsecured general creditors receive a minimum of \$10,000.00 because of disposable income.** The Plan will be reviewed in 12 (twelve) months and periodically thereafter for plan payment adjustments;
- G.** The terms and provisions of the Amended Standing Order dated March 11, 2016 are incorporated in this Order and are available on the Court's website at **[www.ncmb.uscourts.gov](http://www.ncmb.uscourts.gov)**
- H.** **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

**ORDERED** that the Plan is confirmed.

END OF DOCUMENT

PARTIES TO BE SERVED

PAGE 1 OF 1

17-51249 C-13W

Kathryn L. Bringle  
Chapter 13 Trustee  
P O Box 2115  
Winston Salem, NC 27102-2115